



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

ASSESSING PROJECT MONITORING AND EVALUATION
PRACTICE: THE CASE OF BERHAN BANK S.C'S E-BANKING
PROJECTS

BY
LEUL TADESSE DAGNE

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DECLARATION

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This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

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ABBREVIATIONS

ATM	Automated Teller Machine
E-Banking	Electronic banking
ECPE	Ethiopia Country Program Evaluation
ETB	Ethiopian Birr
ICT	Information and Communication Technology
IFRC	International Federation of Red Cross and Red Crescent Societies
MDGs	Millennium Development Goals
MoFEC	Ministry of Finance and Economic Cooperation
M&E	Monitoring and Evaluation
NPC	National Planning Commission
NGO	Non-Governmental Organization
RBM	Result Based Management
ToR	Terms of Reference
UNDP	United Nations Development Program
UNFPA	United Nations Fund for Population
USAID	United State of Agency for International Development

ABSTRACT

This research had the general objective of assessing to assess the monitoring and evaluation practice of E-Banking projects in Berhan Bank S.C. To achieve this objective the research used a descriptive research design which used both primary and secondary data collection method. For the primary data the research used questionnaire and for the secondary the research employed document reviews. The research employed census sampling technique and selected all 44 employees at Berhan bank S.C E-Banking projects department, the primary data gathered through the questionnaire was analyzed using the statistical package for social science (SPSS) and the results were presented using tables, frequencies and percentages and charts. The research found that the monitoring and evaluation practices of the organization have much ineffectiveness, while it has a good monitoring and evaluation plan which incorporates M&E plan explicitly identified data collection frequency followed by aggregated monitoring results and projects monitored at the inception, it lacks to plan for dissemination of result and Roles and the responsibility of staff in M&E plan is not stated clearly. The top four most widely used evaluation techniques by Berhan bank are: - beneficiary feedback, risk analysis, logical frameworks, and baseline studies. Impact assessment and accountability to the government drives the motivation for monitoring projects. The study also concludes that it will take about 6 months to 1 year for the findings of the M&E to translate into improving the projects. Video, Audio and mobile, and other system review tools, observation, and document review are the top three techniques used to collect, manage, and analyze data. Less staff participation, less stakeholder engagement, and lack of M&E experts are the main challenges facing the proper implementation of M&E indicating lack of staff participation and technical M&E expertise in Berhan Bank E-banking projects. Finally, the study recommended inclusiveness and saturated participation of all the vital stakeholders in the monitoring activity and to provide trainings for the staff and build capacity and expertise and mainly establish its own standardized monitoring and evaluation frameworks and system. It would greatly benefit the literature and academic-purpose if future research assesses the long term impact of the intervention with emphasis on the monitoring and evaluation practice.

Key Words: Monitoring, Evaluation, E-banking project, Practice and Challenges

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

It is clear that E-Banking is being adopted by banks and other financial institutions in developed and developing countries. As technology evolves, different kinds of electronic payment systems emerge, each bringing a new dimension to the interaction between user and Bank. They include Automated Teller Machine (ATM), mobile and Internet (online) Banking, electronic funds transfer, direct bill payments, and credit card (Gikandi and Bloor, 2010; Liaoa and Cheung, 2002). The use of these facilities is on the increase. For example, in Kenya and Singapore, a recent survey indicates that there is increase in use of E-Banking technologies such as Automated Teller Machine (ATM), mobile and Internet (online) Banking, electronic funds transfer, direct bill payments and credit card (CBK 2008; Liaoa & Cheung, 2008). Among these E-Banking facilities, the Automated Teller Machine (ATM) is the first well- known and widely adopted system that was introduced to facilitate the access of the user to this Banking activity (Nyangosi et al. 2009; Claessens et al., 2002).

As the Banking industry expands, the competition among various Banks become intensive; as a result, the implementation of innovative Banking services and the adoption of technological systems is mandatory for their sustainability. Despite the growth of technology adoption worldwide, Ethiopian Banks were to conduct most of their Banking transactions using traditional methods. However, the financial services industry has recently been opened to a historic transformation that can be called E-development or E-Banking services such as the SWIFT system, Internet Banking, Mobile Banking, ATM, and others which facilitate customers demand, liberalization, and consolidation of financial markets (Maratha, 2017).

Recently monitoring and evaluation used to serve several purposes and become a requirement for projects success. In the absence of effective monitoring and evaluation, it would be difficult to know whether the intended results are being achieved as planned, what corrective action may be needed to ensure delivery of the intended results. They are driven by the need to account for the

achievement of intended results and provide a fact base to inform corrective decision making (UNDP, 2009).

According to Ethiopia Country Program Evaluation [ECPE] (2010), in Ethiopia, most organizations do not appropriately use monitoring and evaluation system for their projects. Although, existing assessment of monitoring and evaluation capacity in Ethiopia reveals gaps in both institutional and individual skills development for monitoring and evaluation according to a report on capacity building in Africa World Bank (2007). Monitoring and evaluation of projects in developing countries including Ethiopia are weak due to poor leadership, lack of institutional systems, and where it is done the information is not made public to the stakeholders. Besides, most of them do not have skilled M&E professionals who understand M&E systems and can develop appropriate tools; hence they end up with substandard M&E systems don't meet obligatory requirements and not useful as a decision-making tool; instead, their activities are viewed as controlled by a bureaucratic management style (Otieno, 2000).

According to (UNDP, 2009), attention needs to be placed on some of the common areas of weakness in projects to improve the chances of project success. One of the four main areas of focus identified consistently is monitoring and evaluation. This leaves planning, stakeholder's involvement, and communication as the remaining three areas to focus during project management.

As described above it is obvious to understand the importance of project M&E and the existence of challenges in doing so. Therefore, this study aims to assess the monitoring and evaluation practice of Berhan Bank S.C's E-Banking projects and will try to identify the actual challenges faced in monitoring and evaluation activity.

1.2 Problem statement

In a relatively recent time, financial services have faced a severe technological shift. Driven by technological evolution and increasing customer demands, banks turn to modern software, connected devices and the web to manage highly sensitive data between customers, investors and employees. Nearly all Banks in the country are involved in numerous E-Banking projects that attempt to improve service delivery. This E-banking projects done by the bank are launching E-banking products (internet and mobile banking, school pay system and agent banking) Huge

sums of money are put into this activity to sustain competitively in the industry and it is important to get value for money. Monitoring and evaluation are two things that would help to ensure these.

Monitoring, as well as evaluation, provides opportunities at regular predetermined points to validate the logic of a program, its activities, and its implementation and to make adjustments as needed. Good planning and designs alone do not ensure results. Progress towards achieving results needs to be monitored. Equally, no amount of good monitoring alone will correct poor program designs, plans, and results. Good planning combined with effective monitoring and evaluation can play a major role in enhancing the effectiveness of development programs and projects. Information from monitoring needs to be used to encourage improvements or reinforce plans. Information from systematic monitoring also provides critical input to evaluation. It is very difficult to evaluate a program that is not well designed and that does not systematically monitor its progress making (UNDP, 2009).

Unfortunately, many project owners and managers do not recognize the need and usefulness of these two. Monitoring and evaluation are important management tools to track progress and facilitate decision making (World Bank, 2007). By closely examining work, an organization can design programs and activities that are effective, efficient, and yield powerful results for the stakeholder.

As UNDP, 2009 identifies monitoring and evaluation will address some important questions such as how are the pre-identified results achieved as expected and efficiently? Which are the problems, risks and threats faced or expected that need to be taken into consideration to ensure results? What decisions are needed about changes to the work planned in later steps? Will the results planned and delivered continue to be important for achieving the outcomes planned? Do the results we anticipated remain important and successful in achieving overall objectives, goals and impacts? And can also answer what are we learning?

But According to the researcher's observation, at Berhan Bank S.C despite the enormous amount of resources provided for implementing E-Banking projects and even though these projects play a major role in improving the Bank's service delivery and also can bring huge profit, monitoring and evaluation face challenges like customers are complaining about service inconsistency,

projects are not completing on the scheduled date and budget, As a result, it had created a gap between the intended result and customer satisfaction or the actual performance of projects.

The above-mentioned statement shows that monitoring and evaluation system performs unsatisfactorily and intervention is needed. Because of these and other reasons, the researcher of this study is motivated to research to prove or disprove the information obtained. So this research aims to review and propose solutions on monitoring and evaluation practices of E-Banking projects in the case of the Berhan Bank S.C.

1.3 Research question

- ✓ How does the monitoring and evaluation process in Berhan Bank S.C E-Banking?
- ✓ What are the main challenges of monitoring and evaluation practices in Berhan Bank S.C E-Banking?
- ✓ How effective is the monitoring and evaluation activity in Berhan Bank S.C E-Banking projects?
- ✓ What are the factors that may facilitate the monitoring and evaluation process?

1.4 Objective of the study

1.4.1 General objective

Purpose of this research is to assess the monitoring and evaluation practice of E-Banking projects in Berhan Bank S.C.

1.4.2 Specific objective

1. To explore the current monitoring and evaluation process of Berhan Bank S.C's E-Banking projects.
2. To find out what the monitoring and evaluation challenges are.
3. To check the effectiveness of Berhan Bank S.C's E-Banking projects monitoring and evaluation activity.
4. To identify factors that may facilitate the monitoring and evaluation process.

1.5 Scope of the study

The study is confined to assess the monitoring and evaluation practice of E-Banking projects of Berhan Bank S.C only it is not conducted on all commercial Bank of Ethiopia so the result of the

study cannot be used to all other commercial Bank of Ethiopia. All E-Banking projects in the Bank are under the department of digital financial service which is located in the head office of the Bank so the research will be conducted in this department only not in other departments or branches. There are about five E-Banking projects under digital financial service department they are card Banking, internet Banking, mobile Banking, school pay system and agent Banking so the study will focus on all these projects monitoring and evaluation practice by using questioner on all 44 staffs of the department handling these five projects.

1.6 Significance of the study

This study aims to assess the current monitoring and evaluation practice of Berhan Bank S.C's E-Banking so it will increase awareness about project monitoring and evaluation process and practice in projects. and will try to identify the actual challenges faced in monitoring and evaluation activity based on findings, this study will provide suggestions on areas that require improvement in the M&E practice.

So this study will have a contribution to the success of E-Banking projects of Berhan Bank S.C by working on M&E practice and process betterment. This intern increase satisfaction of customers and also can improve service delivery standard of the Bank and will obviously bring huge profit to the Bank and contribute to the sustainability of the Bank in the industry competitively because almost all Banks in the country working on so many projects to change their traditional Banking practices to digital ones so falling to deliver this projects on time and as budget is a big failure and will lead to a big loss and ruling out from the industry competition.

1.7 Limitation of the study

Since the study is focused only on one Bank one department projects and it does not include the practice of other Banks that also render similar electronic payment services to their customers, the representativeness of the study and the findings can be taken as a limitation of this study.

Some respondents will exaggerate details of data that might reduce the accuracy of the report. To overcome this challenge, the researcher has understood the point of view of the respondent and will review and edit the data collected.

Some of the respondents will not be willing to give the required information fearing that it might be used against them because the performance of M&E systems was considered sensitive by respondents. To overcome this challenge, participants were briefed on the purpose of the study that is being undertaken, and any information was given will be only used for the study. The respondents will also be assured of anonymity when giving information since the questionnaires don't require a person's identity.

Other limitation of this study was associated with a lack of getting sufficient data due to the some staffs does not come to office and remaining staffs get in to office only 3 days in a week by shift because by the COVID-19 pandemic. To overcome this challenge, questioners were send to them via Email to all respondents thanks to the organizational email platform.

1.8 Organization of the Paper

The first chapter deals with the background of the study, statement of the problem, research questions, objective of the study, significance of the study, and the scope of the study. Chapter two deals with review of theoretical, conceptual, and empirical literature related to the study. Chapter three deals with the research methodologies used to collect and interpret primary and secondary data. Chapter four provides data analysis and presentation. Finally, Chapter five describes the summary, conclusions, and recommendations.

CHAPTER TWO

RELATED LITERATURE REVIEW

2.1 Project Monitoring

As per *Kultar Singh, Dharmendra Chandurkar, and Varun Dutt (2017)* Monitoring is defined as the concurrent process in which the project's activities are monitored to see expected outputs are achieved or not. This helps provide real-time information about the project's progress in completing its tasks and achieving its immediate goals, both in terms of quality and objective. Thus monitoring is an operation to see if an ongoing project is on track.

Monitoring includes collecting, measuring, and assessing measurements and trends to effect process improvements. Continuous monitoring provides project management team insight into the project's health and recognizes any areas where special attention may be needed (pm book 2017).

2.2 Project Evaluation

"Evaluation is the systematic and objective assessment of an on-going or completed project, program, or policy its design, implementation, and results. The aim is to determine the relevance and fulfillment of objectives, development efficiency, effectiveness, impact, and sustainability. An evaluation should provide information that is credible and useful, enabling the incorporation of lessons learned into the decision-making process of both recipients and donors." (Austrian Development Agency 2008).

2.3 Project monitoring and evaluation

Project Monitor and Evaluation Work is the process of tracking, reviewing, and reporting the overall progress to meet the performance objectives defined in the project management plan. The key benefits of this process are that it allows stakeholders to understand the current state of the project, to recognize the actions taken to address any performance issues and to have visibility into the future project status with cost and schedule forecasts. This process is performed throughout the project (*Austrian Development Agency 2008*).

2.4 The Need for Monitoring and Evaluation

One aim of Project M&E is to assess the impact of a project or program over time, and another might be to gain information in a timely and effective manner that can be used to enhance project planning and implementation (IFRC 2011). Different stakeholders use M&E as a project management tool to regularly evaluate and reflect on their experience, and to plan for future priorities and activities (*UPWARD, 1997*).

The knowledge we produce through M&E provides a clear foundation for decision-making among project managers. Through M&E, we will find out if the project is running as originally planned and alert us to detect unwanted and unintended project outcomes and effects to recognize the internal and external factors that affect the project's performance. M&E guides and discusses why initiatives succeed or fail and provide information on how to improve project preparation and delivery in the future (Ravallion, 2008 and Robbins, 1996).

2.5 Types and approaches of Project Monitoring and Evaluation

2.5.1 Types of Project Evaluation

As per (Solint 2003) there are several ways to categorize evaluations a first distinction can be made between summative evaluations and formative evaluations. Upon completion of the project, summative evaluations are carried out to assess effectiveness and impact. On the other hand, formational evaluations are usually performed earlier to obtain an understanding of what is being done and implement enhancements.

A second distinction may be drawn between quantitative and qualitative evaluations. Quantitative evaluations rely on tangible feedback received and improvements arising from the actual execution of the activities of the projects. Qualitative evaluations are more process-oriented and rely on evaluating progress in various aspects such as attitudes, behavior, competencies, and expertise levels.

Other distinctions between types of evaluation include the following:-

By agent:

A) Self-evaluation: an evaluation conducted by people that are directly involved in the implementation of the project in the field.

B) Internal evaluation: an evaluation conducted by people who form part of the staff of the organization but are external to the project.

C) External evaluation: an evaluation conducted by those who are external to the organization and the project.

By timing/stage in the project cycle:

A) Mid-term evaluation (sometimes referred to as “on-going”): an evaluation carried out during the project implementation with the purpose of assessing performance to date, and provide recommendations for adjustments during the continuing implementation.

B) End-of-project evaluation: an evaluation carried out at project completion. If the project is part of a multi-phase initiative, the evaluation provides information for consideration in the implementation of the subsequent phases.

C) Ex-post evaluation: an evaluation carried out after (usually two/three years) project completion with the purpose of assessing the longer-term impacts and draw conclusions for similar interventions in the future.

Process Evaluations

Mackay, K. (2007) describe that Process evaluation focuses on how a project was implemented and how it operates. It is usually conducted earlier in the life of the project. Process evaluation describes how the project operates, the services it delivers and the functions it carries out, how efficient the project is and what outputs were achieved. Like monitoring, process evaluation addresses whether the project was implemented and is providing services as intended. By documenting the project's development and operation, it allows an assessment of the reasons for successful or unsuccessful performance and provides information for potential replication.

Outcome Evaluations

An outcome evaluation answers the question: "What difference did the project make? What were the results?" When process evaluation shows that the project was implemented properly, there is often interest in measuring the effectiveness of the actual project. It provides staff with information regarding the results of the project (outputs and outcomes) after a specified period of operation, i.e. when the project expects to have achieved its output and outcome results. This type of evaluation provides knowledge about: the extent to which the problems and needs that gave rise to the project still exist, ways to prevent negative unintended results, and enhance desired results, as well as recommendations for future project design. Developed by (SAMDI, 2007).

Impact Evaluation

An impact evaluation is an evaluation of the effects—positive or negative, intended or not—on individual households and institutions, and the environment caused by a given development activity such as a program or project. Such an evaluation refers to the final (long-term) impact as well as to the (medium-term) effects at the outcome level.

By identifying if development assistance is working or not, impact evaluation also serves the accountability function. Hence, impact evaluation is aligned with RBM and monitoring the contribution of development assistance towards meeting the MDGs. An impact evaluation is useful when:

- ✓ The project or program is functioning long enough to have visible effects
- ✓ The project or program has a scale that justifies a more thorough evaluation

This definition emphasizes the need for understanding the consequences of development initiatives in the longer term. Another important issue connected to impact evaluation is attribution—that is, determining to what extent an initiative, rather than other external factors, has contributed to observed impacts. Many methods can be applied to deal with the attribution issue. This issue must be taken into account in the design of the initiative, as well as the evaluation ToR and design. (UNDP, 2009).

2.5.2 Types of Project monitoring

There are four common types of monitoring all are essential but different in its suit to circumstances dependent on time, size, scope, emphasis field, and rigor. So selecting the better suits the project situation is preferred. Here is the list, as Marta placed it (2017).

Process Monitoring: considers the use of resources, the progress of activities, and the way these are carried out. It is a means for reviewing and planning work on a regular basis.

Compliance monitoring: ensures compliance with donor regulations and expected results, grant and contract requirements, local governmental regulations and laws, and ethical standards.

Financial monitoring: accounts for costs by input and activity within predefined categories of expenditure. It is often conducted in conjunction with compliance and process monitoring (IFRC, 2011).

Impact Monitoring: Considers economic, social, organizational, technological, etc. or other intended or unintended results or changes while the project is in the process of implementation.

2.5.3 Approaches to Project Monitoring and Evaluation

The effectiveness of project monitoring and evaluation depends also on the M&E approach. There are various approaches to M&E which were established by the literature review. The following paragraphs explain some of the M&E approaches which have been identified from the literature.

One of the most common approaches used in project management for both project planning and monitoring is the Logical Framework (Log frame). Log frame matrix is a tool applicable to both governmental and non-governmental organizations engaged in development activities (Middleton, 2005; Martinez, 2011). Hummelbrunner (2010) the continued use of the Log frame is further confirmed despite several criticisms. He claims that Critics have not fundamentally weakened the approach of Log Frame. While several donors understand its shortcomings and disadvantages, they continue to use it as a resource for preparation and tracking. Myrick (2013) expresses that a pragmatic approach to M&E is ideal, but in real-world practitioners it may be restricted by constraints that prevent them from continuing to use either a log frame or an overly

pragmatic approach to M&E. He further states that any methodology used, in a monitoring framework should be used at least the basic concepts for M&E which are measurable objective, performance indicator, target and periodic reporting. A Log frame's advantages include simplicity and effectiveness in data collection, recording, and reporting.

Results-Based Management is a management strategy that focuses on performance and achievement of outputs, outcomes and impacts. This is where the monitoring merges with the evaluation to assess if the project is achieving its expected goals (outputs, outcomes, impact) and whether any unintended impact may occur (IFRC, 2011). According to the UNFPA (2019), in the last decade, how planning, monitoring, and evaluation are carried out has changed considerably. Many agencies and organizations have switched from planning operations (what should we do?) to planning for the overall results (what will we hope to achieve?). Therefore, the focus is not on the inputs (money, time, human resources) provided but on the results and consequences of actions and implementation.

(Stem et al 2005) identified that some of the monitoring and evaluation approaches that project managers and management teams that apply include basic research; accounting and certification; status assessment; and measurement of effectiveness.

Another approach that can be used in evaluating projects is the Balanced Scorecard. Balanced scorecard evaluates projects based on four perspectives: financial perspective, customer perspective, internal business process, and learning & development. It was found that a balanced scorecard methodology matched very well with monitoring and evaluating e-government output in Jordan, as well as determining its effectiveness in IT project investments (Alhyari et' al 2013).

Other approaches include stochastic methods, Fuzzy logic model, and miscellaneous methods. Of all the methods, the Earned Value Analysis (EVA) has remarkable advantages in accuracy, flexibility, and adaptability for project complexity.

2.6 Effective Project Monitoring and Evaluation

Baseline Study

Before the project is initiated, a baseline analysis should be carried out so that the situation is determined before the project is implemented. It helps the evaluation feature to decide if the

planned project has had an impact (*Webb and Elliot, 2002: and Gyorkos, 2003*). *Hughes-d'Aeth (2002)* Argues that a baseline study assists in assessing the state of the community as to what the project intends to achieve. This is important to evaluate the project because it provides a reference point to determine how far the community has moved in achieving the project goals.

Training

Human resource capabilities determine a lot for the company in terms of achieving its goals, without a core human resource aspect there is no organization. (*UNDP 2009*), human resources are critical for effective monitoring and evaluation even after securing adequate financial resources. The technical capacity of the organization in conducting evaluations, the value and participation of its human resources in the policymaking process, and their motivation to impact decisions, can be huge determinants of how the evaluation's lessons are produced, communicated and perceived (*Vanessa & Gala, 2011*). Training for the requisite skills should be arranged for human resources if they are inadequate and they should be given clear job allocation and designation befitting their expertise. For projects with staff that are sent out in the field to carry out project activities on their own, there is a need for constant and intensive on-site support to the outfield staff (*Ramesh, 2002*).

Stakeholder Participation in Monitoring and Evaluation

Engaging stakeholders in discussions about the what, how, and why, of project activities is often empowering for them and additionally, promotes inclusions and facilitates meaningful participation by diverse stakeholder groups (*Donaldson, 2003*). The participation of stakeholders means motivating development beneficiaries in terms of defining resources and needs, preparing resource use, and implementing development initiatives (*Chambers, 1997; Chitere, 1994*).

Best practice shows that a central factor facilitating evaluation updates is the involvement of stakeholders. This participation must be implemented at the early stages of the evaluation process, including endorsing high-profile champions and attracting political actors involved in studying or using instruments to demonstrate efficiency (*Jones, 2008*). However (*Patton, 2008*) finds that Stakeholder engagement needs to be managed with care too much stakeholder's involvement could lead to undue influence on the evaluation, and too little could lead to evaluators dominating the process.

Budgetary Allocation

According to (Gyorkos 2003 and McCoy 2005), the project budget should provide a clear and adequate provision for monitoring and evaluation activities. Monitoring and evaluation budget can be compared to the actual budget at the end of the project to compare the actual performance of close monitoring and evaluation in project management. (Kelly & Magongo, 2004) provide a definite proportion of the total budget that M&E should get and they state that a monitoring and evaluation budget should be between 5 to 10 percentages of the total budget.

Capital is required for the workforce, data system maintenance support, training projects, transportation and other related activities. Outsourcing capital costs are the main things to be included in the budget. Institutions outsource abilities, and other capabilities not available to the existing staff. Other expenses include physical non-contractual investment costs, recurrent labor cost, focused labor input, training and study tours for M&E related capacity building, and non-operational costs like stationery, meetings, allowances for primary stakeholders, and project implementers (James 2017).

Indicators

They are markers, which help us to measure changes or results brought about by an activity or an output from an activity. Where possible and relevant indicators should also allow for the collection of disaggregated data (by sex, age, and other relevant variables) for each selected indicator, a source of information should be specified that details of when, how, and by whom the necessary information will be collected. (IFRC, 2011).

Monitoring and Evaluation plan

A monitoring and evaluation plan is a guide that explains the goals and objectives of an M&E strategy and its key elements. According to the International Federation of Red Cross and Red Crescent Societies (IFRC 2020), M&E guide 2020 an M&E plan is a table that builds upon a project/programmer's log frame to detail key M&E requirements for each indicator and assumption. It summarizes key indicator (measurement) information in a single table: a detailed definition of the data, its sources, the methods and timing of its collection, the people responsible, and the intended audience and use of the data.

The M&E plan can be formatted differently, according to the planning requirements for project/program management. For instance, additional columns can be added, such as a budget column, a separate column to focus on data sources, or two columns to distinguish people responsible for data collection versus data analysis. Often the project/program donor will require a specific M&E plan format.

Monitoring and Evaluation plan allows the project/program team to cross-check the log frame and ensures that the indicators and scope of work they represent in project/program implementation and data collection, analysis, and reporting are realistic to field realities and team capacities.

Completing the table requires detailed knowledge of the project/program and context provided by the local project/program team and partners. Their involvement also contributes to data quality because it reinforces their understanding of what data they are to collect and how it will be collected.

2.7 Major Challenges of Monitoring and Evaluation

Lack of monitoring and evaluation expertise

Monitoring and evaluation require specific skills and expertise, such as monitoring and evaluation design skills, especially design of the log frames, setting of indicators: both qualitative and quantitative, design of data collecting instruments including questionnaires, focus discussion guides. Other necessary skills include data collection skills such as conducting interviews, conducting focus group discussions, data analysis, and report writing skills (Hughes d'Aeth, 2002: and Gibbs et al., 2002).

Most information system companies, including those organizations that design and implement projects, are suffering from a shortage of skilled people to manage, analyze and use the data, as well as encouragement and ability to generate high-quality M&E data. Persons expected to carry out data collection are frequently expected to take this role as an additional task, to be worked in and around the more important service-oriented tasks. Thus; these organizations become unable to see the proper process of project implementation and its outcome (Ravallion, 2008).

Inadequate Budget Allocation

Most activities and systems of M&E of an organization suffer from budget constraints. The design and implementation of M&E of a project need an adequate budget that is needed for data collection, organization, analysis, and formal presentations that encompass all stakeholders (Ravallion, 2008).

Technology

Now a day, data gathering tools require the implementation of advanced technology to come up with an accurate, complete, and timely report of M&E. The endemic shortage of computers is an obvious technical constraint, but other common technical issues erode data quality. For instance, inadequate computers and software for data capture hamper the proper design and implementation of M&E. Contributors, on the other hand, could be defining data variables indicators differently, or using different sources for the same data element or indicator, or using different algorithms to report it (UNAIDS, 2008).

Scarcity of Competent Staff

Many information systems, especially organizations planning and executing a project, suffer from a lack of qualified personnel to process, analyze and use the data, as well as inspiration and ability to produce high-quality data for M&E. It is often anticipated that people assigned to conduct data collection would take this role as an extra activity to be performed on and alongside the more important service-oriented activities. Thus these organizations are unable to see the proper implementation process and the outcome of the project (Ravallion, 2008).

Lack of Stakeholder Participation and Involvement

Organizations often lack the skills to analyze data, so sometimes the gathered information ends up unanalyzed and unused. Capacity limitations, workers shy away from monitoring. Information users: It is not always done thoroughly to identify information users and involve them in the entire process. The involvement of potential users in monitoring design will not only help them to clarify their information needs (negotiate them), but will also help them support the M&E system and exploit its findings (Bamberger, 2009).

2.7 Monitoring and Evaluation framework

As UNDP 2009 describes a clear framework, agreed among the key stakeholders at the end of the planning stage, it is essential to carry out monitoring and evaluation systematically. This framework serves as a plan for monitoring and evaluation, and should clarify:

- ✓ What is to be monitored and evaluated
- ✓ The activities needed to monitor and evaluate
- ✓ Who is responsible for monitoring and evaluation activities
- ✓ When monitoring and evaluation activities are planned (timing)
- ✓ How monitoring and evaluation are carried out (methods)
- ✓ What resources are required and where they are committed

In general, the M&E framework has three main components:-

1. Narrative component—this describes how the partners will undertake monitoring and evaluation and the accountabilities assigned to different individuals and agencies.
2. Results framework—this should be prepared in the planning stage.
3. Planning matrices for monitoring and evaluation—these are strategic and consolidate the information required for monitoring and evaluation for easy reference.

2.8 Empirical Literature review

A study conducted by Kariuki (2014) on Community Development Projects in Kenya analyzed the importance and challenges of monitoring and evaluation and concluded that monitoring and evaluation were very important in ensuring project accountability and necessary to ensure that projects met the intended rationale. It was found that poor monitoring and evaluation design affect the monitoring process, resulting in project success difficulties.

A Study conducted by Marta (2017) came to the conclusion from the study on the e-banking project monitoring and evaluation practice of Zemen Bank such as lack of expertise, particularly in the e-banking project area's hardware, software and applications result in poor monitoring and evaluation processes.

A study conducted by Mackay & World Bank. (2007) specified that monitoring and evaluation planning was crucial in enhancing project efficiency on government programs. The research tried to decide whether to arrive at effective policies by project monitoring and evaluation. The research used the use of descriptive statistics with the results being that most respondents showed that there was a shortage of monitoring and evaluation practices in the different projects they were part of.

Research conducted by Meheret (2017) on the monitoring and evaluation activity of local NGOs assessed the case of the Nutrition plus Holistic Home Care project in Ethiopia and concluded that the organization's monitoring and evaluation practices were ineffective; the organization did not suggest its own evaluation, impact assessment or even set of indicators to evaluate the effects of the involvement.

2.9 Conceptual framework

The main purpose of this research is to assess E-Banking project monitoring and evaluation practices in Berhan Bank S.C. Factors highly related to Effective Project Monitoring and Evaluation are the Baseline Study, Training, Stakeholder Participation in Monitoring and Evaluation, Monitoring and Evaluation Plan, and Budgetary Allocation, from the above literature and preliminary dissection with project team members. Factors closely relevant to major project monitoring and evaluation challenges are lack of experience in monitoring and evaluation, insufficient allocation of budgets, technology.

(UNDP 2009) stated that Monitoring and Evaluation framework has six factors for they are; What is to be monitored and evaluated, The activities needed to monitor and evaluate, Who is responsible for monitoring and evaluation activities, When monitoring and evaluation activities are planned (timing), How monitoring and evaluation are carried out (methods), What resources are required and where they are committed. And (Kersty Hobson 2010) states 10 steps in monitoring and evaluation they are Why do M&E, Agreeing on some guiding principles, Deciding which programs to monitor, Deciding who to involve, Deciding key issues, Clarifying your aims, Identify the information you need, deciding how to collect the information, Assessing your contribution, Analyzing and using the information, Communicating the data, Ethics and data collection. By merging and taking both came to eight factors in monitoring and evaluation

they are what is to be monitored and evaluated, The activities needed to monitor and evaluate, Who is responsible for monitoring and evaluation activities, When monitoring and evaluation activities are planned (timing), How monitoring and evaluation are carried out (methods), What resources are required and where they are committed Analyze, Communicating the data.

Major challenges of project monitoring and evaluation are also Baseline Analysis, Training, Stakeholder Participation in Monitoring and Evaluation, Budgetary Allocation, and Monitoring and Evaluation Plan because they are a major factor for effective monitoring and evaluation. The things raised above the framework is presented below;

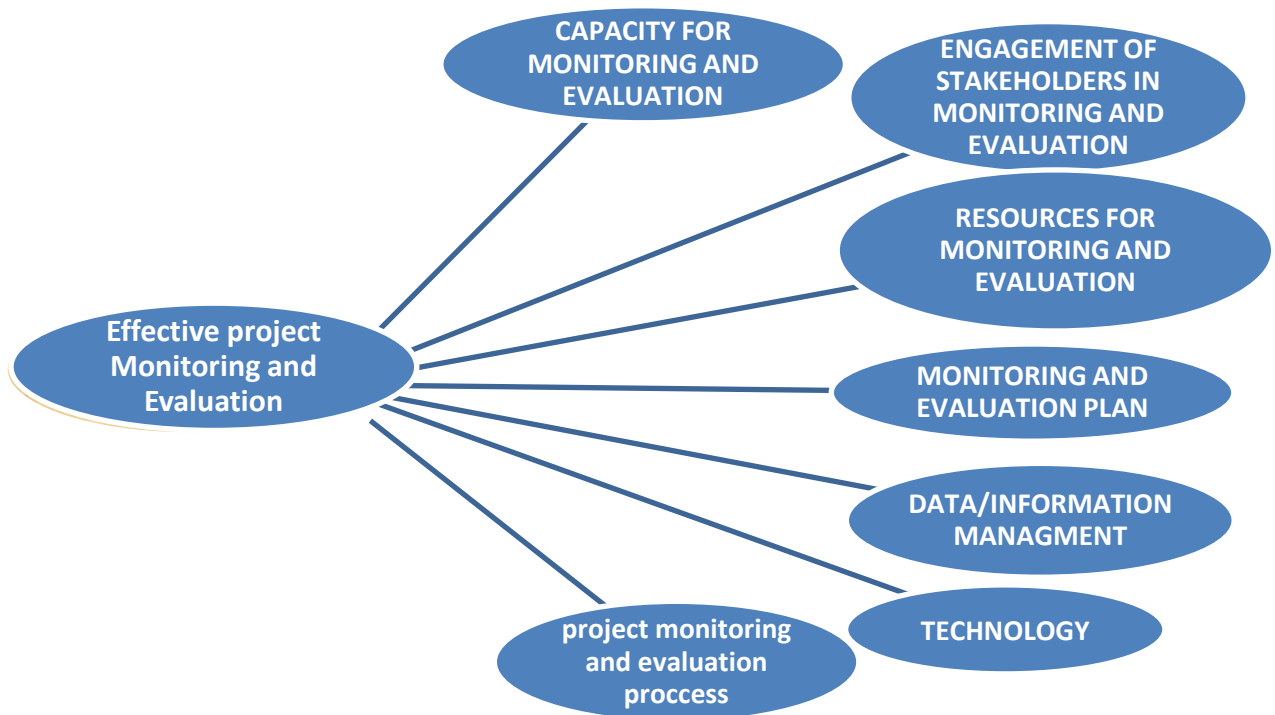


Figure 2. 1: Effective project Monitoring and Evaluation

Source: (Webb and Elliot, 2002: and Gyorkos, 2003). (UNDP 2009), (IFRC, 2011)

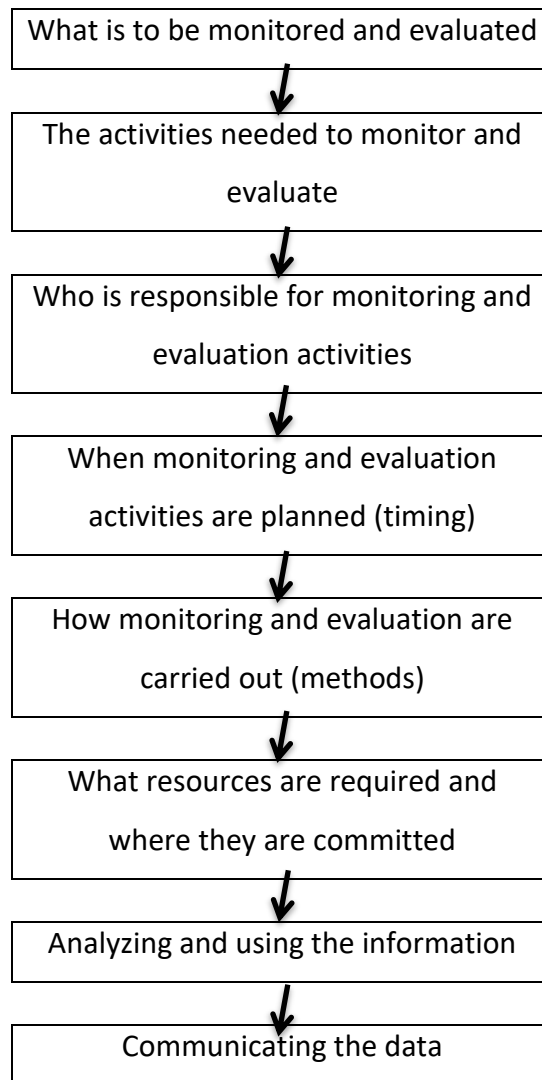


Figure 2. 2: project monitoring and evaluation framework

Source: Kersty (2013) and UNDP 2009

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Study Area Description

This study aimed to assess the process of monitoring and evaluating at Berhan Bank S.C's E-Banking projects as described in the research scope section, this research analyzed the M&E practice of only one Bank in the sector, so that it does not include industry practice. And it also doesn't include other departments of the Bank so assessment practices in the Bank where the review focuses on just one department responsible for projects. The main focus was on agent banking, internet banking, and school pay system projects.

3.2 Research Design

This work is a descriptive study, used a cross-sectional sample methodology to collect both qualitative and quantitative from primary and secondary information. A cross-sectional survey method is used to assess the practice of M&E activities at Berhan Bank E-Banking department. Nonetheless, some questions are structured to estimate change process over time, taking into account the limitation of cross-sectional approach in the capture of changes over time. That is, in M&E practice, such questions are included in the management of E-Banking projects of the Bank to assess change and process over time. Therefore, due to its efficacy in terms of time and money, cross-sectional methods is used, and the approximation of longitudinal survey by cross-sectional methods are used to answer research questions involving process change over time.

3.3 Sampling Technique and targeted population

The sampling method used is Census since the target population and the sample size are the same as members of the E-Banking projects department are very few, a total of 44 professionals participated in responding to the questionnaires. During the data collection period, the populations for this study were all 44 Berhan Bank E-Banking technical and business departments, employees. That all Berhan Bank E-Banking department employees are at headquarters, these target populations are employees from the department Division of Technical Operations, Management and Planning and ICT Management who perform the M&E activities.

3.4 Source and Method of Data Collection

This analysis used both primary and secondary sources of data to produce suitable data. Using questionnaire using the composition of close ended and likert type scale questions was distributed to the selected target population and collected back. Then the data collected from the questionnaires was logged to the software, SPSS and analyzed.

After Analysis using descriptive statistics the findings were presented in frequency, percentages and charts and further explained in details along with data gathered from reviewing document of monitoring and evaluation. Afterwards conclusions and recommendations were made.

Questionnaire, primary data was obtained from department heads, team leaders and officers in the Berhan Bank E-Banking department. Secondary data, on the other hand, was collected from various publications and reports documents from the institutions and other relevant government bodies.

The respondents of the survey questionnaire are all 44 employees from the department Division of Technical Operations, Management and Planning and ICT Management who perform the M&E activities. That is each department's team leaders and experts working in M&E teams are participated by filling the survey questionnaire.

3.5 Method of data analysis

To meet its goals, this research used descriptive analysis. Using correct statistical tools like frequency, percentage and mean. For demographic characteristics such as gender, age, experience, educational level and current department a descriptive analysis is used. The researcher used descriptive analysis to analyze and to transform raw data into a form that is easy to interpret and to calculate the distribution of frequencies, percentage distribution, and mean.

Quantitative data from sample questionnaires were analyzed. Data gathered and analyzed from primary and secondary sources presented through tables, figures, and charts. Using SPSS version 20 program, the data obtained by questionnaires are analyzed and displayed in the tables.

For likert type scale questions mean is interpreted as low scores is between mean 1.0-2.4 medium is between mean 2.5-3.4 and high is between mean 3.5-5.0. (The researcher followed Oxford & Burry-stock (1995) scales.

3.6 Reliability and Validity

3.6.1 Validity

According to Marczyk (2005), the concept of validity refers to, what the test or measurement strategy measures and how well it does so. Conceptually, validity seeks to answer the following question: “Does the instrument or measurement approach measure what it is supposed to measure?” The following steps were taken to ensure the validity of the study. Questionnaires were prepared from the literature review as a reference to validate the result. A Pilot test was conducted with a sample of the participants to enhance the questionnaire’s validity in terms of the respondent’s understanding and comprehension. Comments from professionals and respondents were solicited to ensure validity. The comments of the advisor were at last incorporated to enhance the validity of the measures.

3.6.2 Reliability Analysis

Saunders et al. (2003) defined reliability in this way, “reliability refers to the extent to which the data collection techniques or analysis procedures will yield consistent findings”. Figure 3.1 below shows results on the reliability of the test instruments. The questionnaire's reliability is measured by Cronbach's Alpha, which tests internal consistency, by assessing whether certain items represent the same model. The result from Cronbach's Alpha indicates that all scales are accurate because their reliability values reached the prescribed level of 0.7 and below 0.9.

Table 3. 1: Cronbach's Alpha reliability test

Scales	N of Items	Cronbach's Alpha
M&E plan	11	0.736
M&E organizational system overview	17	0.761
Project M&E process	40	0.743
Data/information management	6	0.739
Capacity building	3	0.749
Major Challenges of M&E implementation	11	0.756

3.7 Ethical Considerations

The researcher has assured the investigation is independent and impartial. The respondents got a privilege not to write their names and other identities. This was done primarily to hide participants from possible unwanted approaches that could come from interested groups or individuals. Furthermore, the participants were assured that their responses were confidential. No respondent was forced unwillingly to fill out the questionnaire, and before he/she was made clear the actual purpose of the research.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Response Rate

The study targeted all 44 employees working at Berhan Bank's E-Banking department 5 among them did not return their questionnaires and 39 employees replied. However, 3 Questionnaires are partly filled in and thus exempt from data entry. Only 36 staff responded and returned their questionnaires contributing to a response rate of 85.7%.

4.2 Respondents Characteristics and General Background

4.2.1 Gender Distribution of Respondents

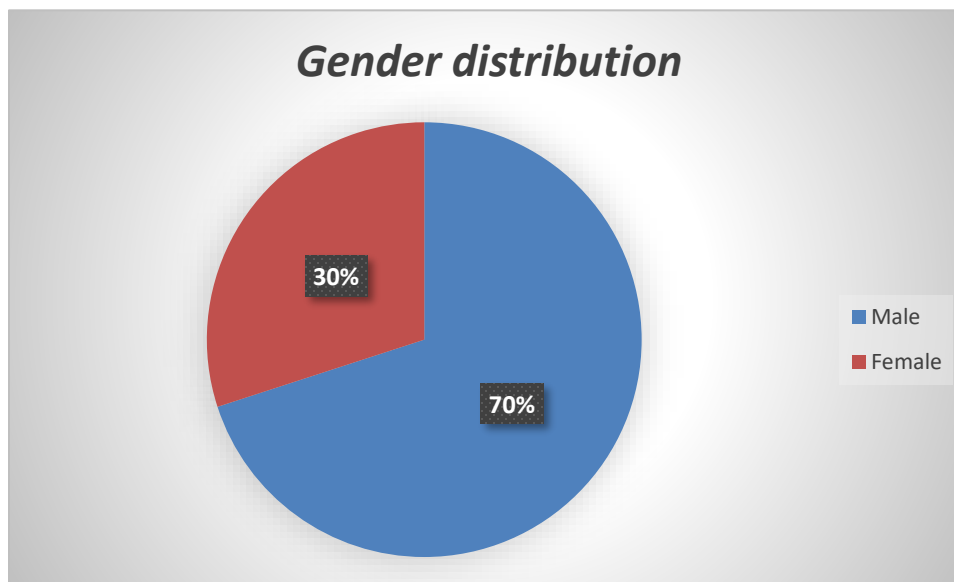


Figure 4. 1: Gender distribution

4.2.2 Age Distribution

The below chart shows the age distribution of the respondents. A majority of the respondents range in the age group of 31-40 and the second majority are in the age group of 21-30 while the rest of the respondents belong to the age group of 41-50. It can be inferred that majority of staff in the organization are middle aged and therefore experienced

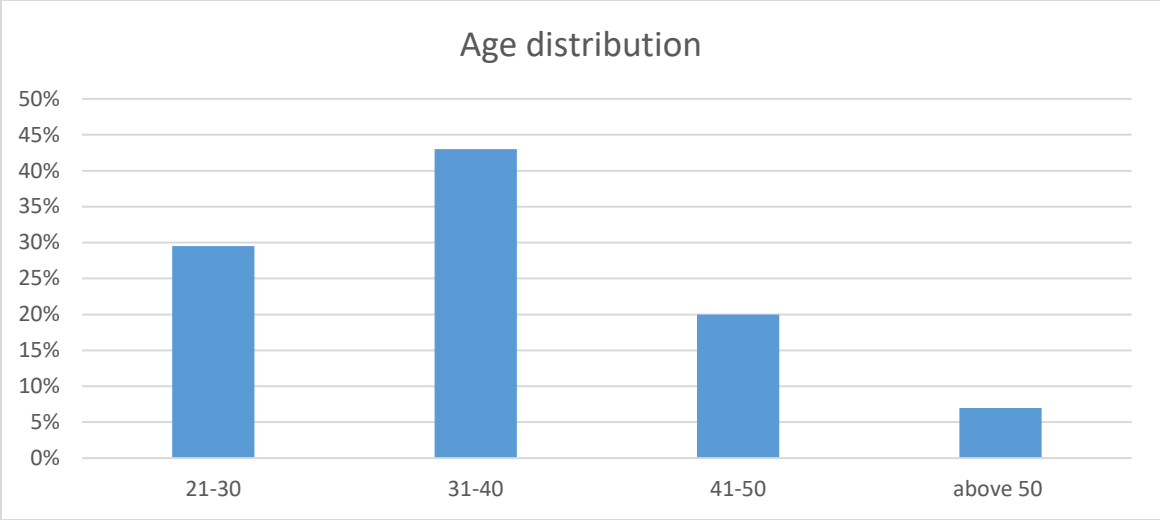


Figure 4. 2: Age distribution

4.2.3 Respondents position in the Organization

Table 4. 1: Respondents position in the Organization

position in the Organization	Frequency	Percent	Cumulative Percent
Top management	3	6.8%	6.8%
Middle management	10	22.7%	29.5%
Project Coordinator, Manager, Facilitator and officer	29	65.9%	95.5%
M&E Expert	2	4.5%	100%
Total	44	100	100%

According to the above table, out of the 44 target group, 29 of them are working as project managers, project coordinators, project facilitators and officers, while there are only 2 Monitoring and Evaluation Expert, 3 top management and 10 middle management. It can be observed that all the respondents have the required knowhow and knowledge of project management as well as monitoring and evaluation to have relevant insight in the study conducted. It also confirms that there are not enough monitoring and evaluation experts at the organization.

4.2.4 Academic Qualification of Respondents

As per below frequency distribution, the 31.8% of the respondents have their Master’s Degree, while majority and 63.6% of them have their first degree and only 2 respondent has a diploma, it

can be said that almost all employees have good level of academic qualifications to deliver coherent information that's necessary for this study.

Table 4. 2: Respondents Academic Qualification

Academic Qualification	Frequency	Percent	Cumulative Percent
MA/MSc	14	31.80%	31.80%
BA/BSc	28	63.60%	95.50%
Diploma	2	4.50%	100%
Total	44	100%	100%

4.2.5 Work Experience of Respondents in the Organization

As we can see from below table most of respondents are matured so it is no doubt that their awareness about the issues in the interview questions is sufficient beyond the level necessary.

Table 4. 3: Respondents work experience

work experience	Frequency	Percent	Cumulative Percent
< 1 Year	8	18.18%	18.18%
2-4 Years	31	70.45%	88.64%
>5 Years	5	11.36%	100%
Total	44	100.00%	100%

4.3 Project Monitoring and Evaluation Practices and Process

4.3.1 Monitoring and Evaluation plan

All study respondents were asked if the organization had a plan to guide M&E during the execution of the project, and replied overwhelmingly (see table 4.4) that all Berhan Bank E-Banking projects had M&E Implementation Guidelines.

Table 4. 4: M&E Plan

Questions	Value	Frequency	Percent
Plan that guides M&E during implementation?	Yes, for all projects	36	100%
	Total	36	100%
The type of M&E plans your organization employ is?	Separate	5	14%
	Incorporated within main proposal	11	31%
	Incorporated into the routine work plan of your organization	20	55%
	Total	36	100%

Table 4.4 above shows that 55% of respondents answered that the M&E plan had been incorporated into the company's routine work plan, while 31% responded that the plan had been integrated into the main proposal. The other 14% said it was separate from other plans. This suggests that most respondents (86%) reported that Berhan Bank's M&E plan form is either incorporated in the company's routine work plan or incorporated into the project's main proposal. So even if Berhan Bank E- banking had M&E plan for all projects it is not have separated from overall proposal or routine work plan of the organization.

M&E plan effectiveness

The M&E plan asked whether or not the following critical monitoring and evaluation elements were put into the M&E plan.

Table 4. 5: Aspects of Plan Specified in M&E Guide

Which of the following aspects are specified in the plan that guides M&E activities of your organization	Mean	Std. Deviation	N
Frequency of data collection defined	4.03	0.654	36
Monitoring results aggregated	3.75	0.732	36
Projects monitored with plans at inception	3.75	0.77	36
Monitoring plans integrated with evaluation framework	3.72	0.914	36
Data to be collected identified	3.72	0.741	36
Schedule of M&E activities clear	3.64	0.867	36
Resources needed for M&E adequate	3.58	0.874	36

Plan/schedule for dissemination of findings	3.56	0.843	36
Roles and responsibility of staff in M&E clear stated	3.53	0.91	36

Table 4.5 above shows that most respondents agree that the M&E plan specifically defined data collection frequency (with an mean score of 4.03), followed by monitoring results aggregated and monitored each projects at the beginning (with an mean score of 3.75). Relatively respondent did not agree with the statement that, the Plan / schedule for the dissemination of findings and Roles and the responsibility of staff in M&E stated clearly with a mean score of 3.56 and 3.53 respectively.

4.3.2 Project Monitoring and Evaluation Organizational System Overview

The M&E System of your organization

To find out the Berhan Bank E-Banking Organizational M&E Framework Overview this study asked respondents to rate whether or not the following critical issues are there on not.

Table 4. 6: overall M&E System of the organization

The M&E System of the organization	Mean	Std. deviation	N
Culture of disseminating M&E findings	4.03	0.7	36
Documentation and information sharing	3.83	0.91	36
Stakeholders involvement in M&E is done consistently at all levels	3.68	0.53	36
Carryout need assessment for all projects	3.44	0.87	36
Capacity building scheme for M&E	3.13	0.71	36
Defined work structure	2.82	0.67	36
Allocates resources for M&E	2.76	0.7	36
Clear methods of data acquisition	2.54	0.71	36
Projects always start and completed as per the planned time, cost and quality	1.72	0.63	36

From the results, most respondents agreed with the statements that the Culture of disseminating M&E findings and Documentation and information sharing with a mean score of 4.03 and 3.83.

it has good impact on monitoring and evaluation process. At the other hand, most respondents disagreed with the statement that projects mostly began and finished as per the planned cost, time and quality and clear methods of data acquisition with mean score of 1.72 and 2.54 respectively. Therefore this is a weakness accepted by almost all respondents.

Purpose of project monitoring and Evaluation

In an effort to find out the main driving reasons for doing project M&E, this study asked the respondents to rate major M&E target.

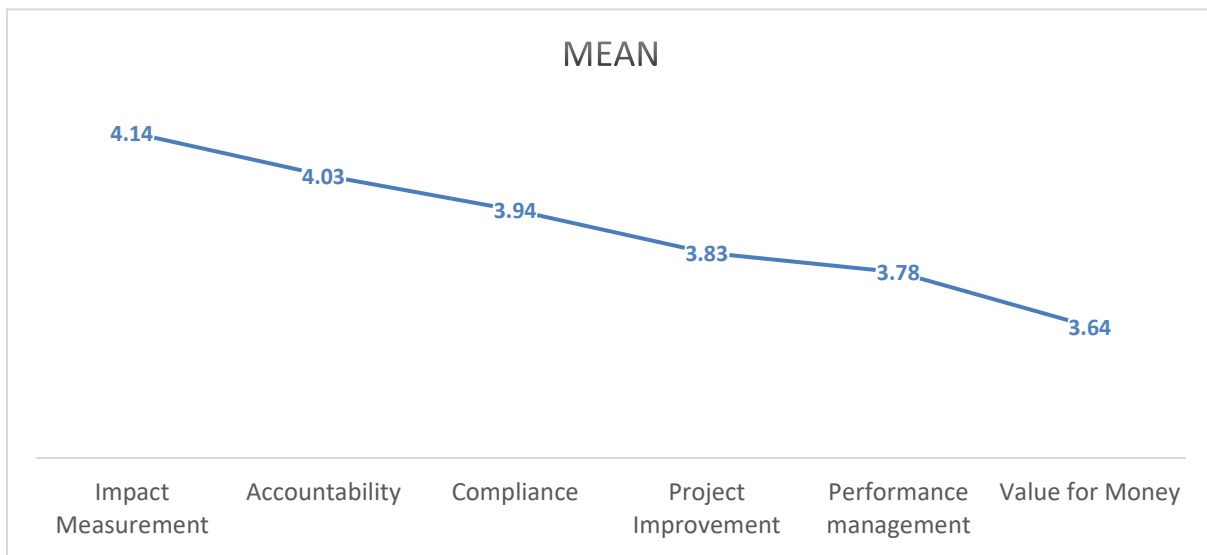


Figure 4. 3: Motive for monitoring

Research respondents stated that the major M&E targets were Impact measurement (with a mean score of 4.14) and Accountability (with a mean score of 4.03). Meanwhile, Value for Money and Performance Management (with a mean score of 3.64 and 3.78) respectively granted a comparatively lower priority factor for conducting M&E in Berhan Bank E-Banking projects.

4.3.3 Project Monitoring and Evaluation Process

Planned Versus Actual Performance Comparison Frequency

Table 4.7 below shows the frequency of checking or inspecting the project plan with actual performance in terms of project schedule, finance, quality and overall progress.

Table 4. 7: performance comparison

Questions	Timing	Frequency	Percent
Check the progress of projects performance	Everyday	0	0%
	Monthly	3	8%
	semi-annually	10	28%
	more than a year time	0	0%
	Quarterly	23	64%
	Annually	0	0%
	Total	36	100

8% respondents accepted that overall project progress is assessed on a monthly basis. More than half of respondents (64%) believe the overall success of the project checked on a quarterly basis and the 28% of respondents agree that it is done semi-annually. No respondent accepted the statement of everyday and, more than a year and annually. Consequently, it can be assumed that the performance comparison between expected and actual progress is made on a quarterly basis.

Resources Monitoring

Regarding the monitoring of how project resources such as machinery and other equipment are used efficiently for project operations, 61% of respondents believed resources were being used effectively and 31 % of respondents claimed that project equipment was partially utilized and only 8% felt that there was no productive use of resources at all. It also implies flexibility in allowing full use of project machinery and facilities for project purposes. It is good majority of respondents believed that resources were being used effectively but still it needs some betterment because nearly half of respondents feel resources were being not used effectively.

Table 4. 8: Resources Monitoring

Questions	Value	Frequency	Percent
Does project Resources effectively employed to the project	Yes	22	61
	No	3	8
	Partially	11	31
	Total	36	100

Timeliness of Monitoring and Evaluations Results

This research aimed to find out how long M&E findings would take to bring about changes in current and future programs. The findings shown in table 4.9 below show that most respondents (64%) assume that the lessons from that M&E will be implemented at the project level from 6 months to 1 year. Although 19% replied 3-6 months will take, 6% less than 3 months will take, and all respondents disagree with the statement more than 2 years it takes and 11% stated that there is no defined time.

Table 4. 9: Timeliness of Monitoring and Evaluations Results

Questions	Value	Frequency	Percent
To bring improvement to existing and future projects How long does it take using M&E results?	Less than 3 months	2	6
	3 – 6 months	7	19
	6 months – 1year	23	64
	More than 2 years	0	0
	No defined time	4	11
	Total		36

Evaluation Type

regarding the frequently used type of evaluation, respondents were given options: all the time = 1, sometimes = 2 and never = 3, and the result shown in table 4.10 shows that summative evaluation (end of the project) with a mean score of 1.23 is frequently used type of evaluation followed by Ex-post Evaluation and mid-term (interim) evaluation with a mean score of 1.27 and 1.33 respectively.

Table 4. 10: frequently used Evaluation Type

Questions	Value	Mean	N
type of project evaluation carried out by the bank	Summative evaluation (end of project)	1.23	36
	Midterm (interim) evaluation	1.33	36
	Ex-post Evaluation (after the end of the project)	1.27	36
	Ex-ante evaluation (beginning of the project)	2.46	36
	Sustainability evaluation	1.54	36

Sustainability evaluation and Ex-ante evaluation (beginning of the project) are less frequently used project evaluation types in E-Banking projects. The result indicates that Berhan Bank doesn't give much attention to evaluate sustainability in E-Banking projects and Ex-ante evaluation.

Evaluation Techniques

Options were provided to respondents in the search to investigate commonly used evaluation techniques, 1 – Yes, 2 – Uncertain and 3 – No, and this study results in divergent mean score on techniques used for evaluation.

Table 4. 11: Evaluation techniques

Techniques		Mean	N
A)	Beneficiary feedback	1.24	36
B)	Risk analysis	1.29	36
D)	Logical frameworks	1.32	36
E)	Baseline studies	1.32	36
F)	Performance indicators	1.39	36
G)	Cost benefit analysis	1.41	36
H)	Indirect/proxy indicators	1.42	36
C)	Social return on investment	1.46	36
I)	Result based approach	1.48	36
J)	Earned value	1.51	36
K)	Return on investment	1.56	36
L)	Participant analysis	1.88	36
M)	Focus groups	1.89	36
N)	Theory of change	2.4	36

As shown in table 4.11 Beneficiary feedback (with a mean score of 1.24), Risk analysis (with a mean score of 1.29), Logical frameworks and Baseline studies (with a mean score of 1.32) are the most widely used methods of assessment. On the other hand, Berhan Bank does not frequently use techniques such as Change Theory, focus group and Return on Investment as

evaluation techniques for E-Banking projects. From table 4.8 one can understand that there is divergence in terms of the approach used to undertake M&E activities. This therefore, is an indication that there are no standardized M&E undertaking approaches in Berhan Bank E-Banking projects.

Organ to Conduct Evaluation

To find out responsible organ to conduct evaluation in Berhan Bank E-Banking projects this study asked the respondents to answer Yes =1, partially = 2 and No = 3 the mean and standard deviations indicated in the table 4.12 below.

Table 4. 12: Organ to Conduct Evaluation

Which parts of the organization is/are responsible for Evaluation?	Mean	N
Central Evaluation Team/ Department (internal)	1.21	36
project Team Evaluations	1.32	36
Commissioned Consultancy Evaluations	2.42	36
Evaluation by executive management	1.64	36
Independent Evaluation	2.66	36

The result shows evaluation done frequently by the internal team/department (with a mean score of 1.21) is the most commonly used evaluation followed by program team evaluations. While, the use of entirely independent reviews and commissioned consultancy evaluation is less common.

Aims of Evaluation

What they think the purpose of evaluating Berhan Bank E-Banking projects is the results shown in table 4.13 reveal that all respondents (with a mean score of 1) believe that it is to assess Outputs. Meanwhile, 80 percent of respondents think it is to evaluate the impact and the percentage also drops as low as 31 percent for evaluation assessing the outcomes of E-Banking projects

Table 4. 13: Aims of evaluation

What do you aim to evaluate?	Value	Frequency	Percent	Mean
Outputs	Yes	36	100	1.00
Outcomes	Yes	11	31	2.14
	Partially	9	69	
Impact	Yes	29	80	1.19
	Partially	7	20	

Strengths and Weaknesses of Monitoring and Evaluation

The survey result shown in figure 4.4 shows that there is a strong degree of confidence in supervision of government bodies and boards of directors (with a mean score of 4.13). It is also a major strength of Berhan Bank E-Banking projects (with a mean score of 3.93) to find out what's really not working and working on time. The rigor of measurement also one of major strength (with a mean score of 3.82). One of the most perceived weaknesses in Berhan Bank's approach to E-Banking M&E projects is related to impacting for project success (with a mean score of 3.21) the evaluation work is of poor quality (with a mean score of 3.32).

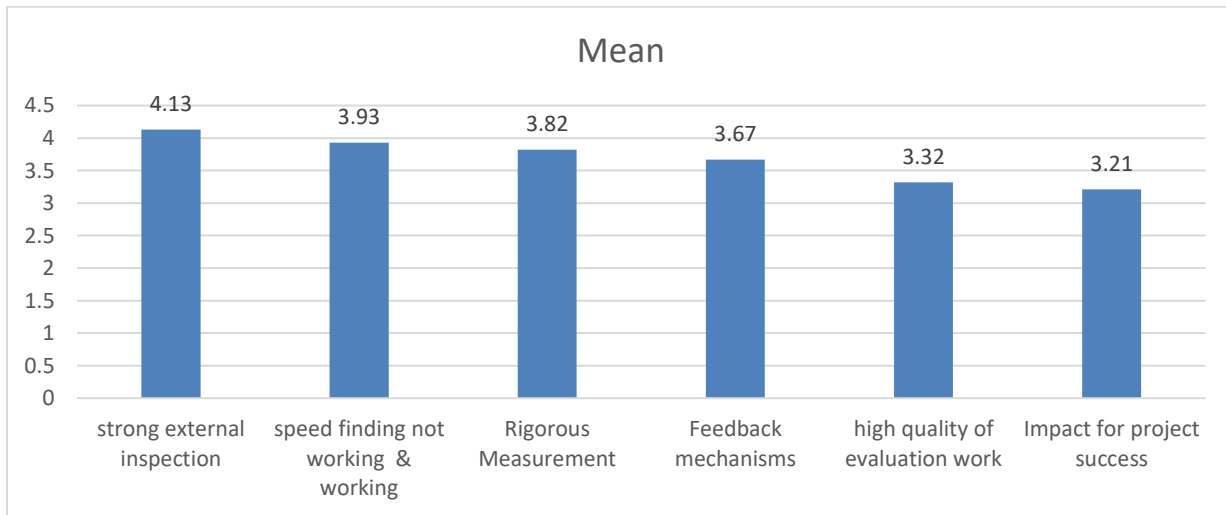


Figure 4. 4: Strengths and Weaknesses of M&E

Looking at the mean score in figure 4.4, it can be concluded that strong external inspection, speed in finding what is not working and working and Rigorous Measurement with a mean score

of 4.13, 3.93 and 3.82, respectively, as the key strengths of the M&E approach in Berhan Bank E-Banking projects, but deficiency of M&E in impacting project success and poor Quality of evaluation work mentioned as major weaknesses of the projects.

Budget Allocation on monitoring and evaluation

Regarding the percentage of the project budget allocated to M&E, the of respondents (64%) stated that the percentage of the overall project budget allocated to M&E is not known. 28% replied that they do not know the share of the M&E budget and 8% of respondents agreed that less than 5% of the total project budget is allocated to M&E.

Table 4. 14: Budget % Allocation for M&E

Question	Value	Frequency	Percent
% of budget allocated for M&E from total project budget?	Less than 5%	3	8
	More than 10%	0	0
	Not specific	23	64
	I don't know	10	28
	Total	36	100

Table 4. 15: finance to carry out M&E activities

Question	Value	Frequency	Percent
The adequacy of finance allocated to M&E	Always adequate	10	28
	Adequate	13	36
	Rarely Adequate	7	19
	I don't know	6	17
	Total	36	100

Respondents were asked to rate the adequacy of funding to carry out M&E activities and the result is that 17% of respondents do not know whether it is sufficient or not, 19% think it is rarely adequate, 36% feel it is adequate and only 28% believe that the funding is always adequate.

4.3.4 Data/Information management

Tools and Techniques used to Collect, Manage and Analyze Data for M&E Purposes

The respondents asked to respond as the tools and techniques used to collect, manage and analyze data for M&E purposes. The result indicated that Technology based system review tools like Video, Audio and mobile and other, observation and document review are the most frequently used data collection and management techniques during M&E of E-Banking projects.

Table 4. 16: Tools and techniques used to collect, manage and analyze data

Questions	tools and techniques	Frequency	Percent
Tools and techniques used to collect, manage and analyze data for M&E purposes	Technology based system review tools like Video, Audio and mobile and other	27	75%
	Observation	26	72%
	Document review	19	53%
	Focus group discussion	17	47%
	Case study	11	31%
	Questionnaire	8	22%
	Interview	6	17%
	Community discussion	0	0%
	No standard tools/techniques used	25	69%

On the other hand, the use of Community discussion, Interview and questionnaire in Berhan Bank E-Banking projects, as shown in table 4.16 above, is rarely applied tools and techniques for data collection, management and analysis during M&E process. Most of The respondents included in the survey agree with the question "No standard tools / techniques" used for data collection, management and analysis in the execution of M&E activities in Berhan Bank E-Banking projects.

Data Analysis to Assess Achievement and Assist Decision Making

Regarding the regularity of the data analysis, all respondents (see table 4.17) accepted that there is regular data analysis to assess the Berhan Bank E-Banking projects' achievements. 69% of respondents agreed the subsequent M&E information generated through analysis is regularly provided to program managers / officers to assist in decision-making and planning. While

approximately 28% replied, the information will be provided but irregularly, and the remaining 3% do not believe that M&E information will not be given to program managers / officers to assist in decision-making.

Table 4. 17: Data Analysis to Assess Achievement and Assist Decision Making

Questions	Value	Frequency	Percent
Was the data regularly checked for evaluation of achievements?	Yes	36	100
	Total	36	100
Will M&E outcomes assist in decision-making?	Yes	25	69
	No	1	3
	Not Regularly	10	28
	Total	36	100

Lesson learned Documentation

Respondents were further questioned for the practice of documenting lessons for projects they carried out. Table 4.18 below indicates that 53% of respondents claimed that the lessons learned are partly documented and 25% of respondents agreed that lesson learned is documented. And this clearly shows that the lesson learned is not well documented.

Table 4. 18: M&E Lesson learned Documentation and Experience sharing

Questions	Value	Frequency	Percent
Does your organization documents lessons learned on project execution?	Yes	9	25
	No	8	22
	Partially	19	53
	Total	36	100
Experience sharing and adoption of best practices in your organization is?	Absent	3	8
	Only to some extent	13	36
	Well developed	20	56
	Total	36	100

Regarding sharing experiences and implementing best practices, 56% of respondents responded to the presence of a well-developed method of exchanging experiences, 36% respondents agreed that experiences are shared but only to some degree and 8% responded to the absence of such

practice. This suggests that most respondents (56%) have stated that there is tradition of exchanging experiences and also some of respondents(36%) agree to it is done only to some degree, so one can say there is culture of experience sharing in Berhan Bank E-Banking projects'.

M&E Findings Disseminations Modes

Respondents were asked for the methods they employ to disseminate M&E findings and given the option to say Yes=1 and No=2. The finding illustrated in table 4.19 indicates that all respondents believe M&E report is disseminated for appropriate government organ and this is followed by report to project staff then by internet and website.

Table 4. 19: M&E Findings Disseminations Modes

Questions	Value	N	Frequency	Percent
how does M&E findings disseminated	Report for government organ(s)	36	36	100
	Report to project staff	36	26	72
	Internet/website	36	22	61
	shareholders meetings	36	20	55
	Report to Stakeholders	36	11	30

M&E finding dissemination modes like report to stakeholders and reporting to shareholders of the organization are less frequently used methods.

4.3.5 Capacity Building

Training and Number of M&E Experts

This study sought to find out whether Berhan Bank provide M&E training for its staff and the finding indicated in the table 4.20 below show that 78% of the respondents confirmed that they didn't got M&E training while the remaining 22% responded that Berhan Bank give them training on M&E topic. Further this study sought to find out whether Berhan Bank has adequate experts to conduct M&E on E-Banking projects. The findings are significant number of respondents (44%) felt that are no adequate M&E experts and 25% felt that the number of experts doing M&E are not as expended. It is only 31% of the respondents that believe Berhan Bank has adequate number of M&E experts on E-Banking projects.

Table 4. 20: Training and Number of M&E Experts

Questions	Value	Frequency	Percent
Is there training provided related to M&E?	Yes	8	22
	No	28	78
	Total	36	100
Are there adequate M&E experts at the projects?	Yes	11	31
	No	16	44
	Not as Expected	9	25
	Total	36	100
Does skills in M&E limit performance of M&E activity?	Yes	30	83
	No	6	17
	Total	36	100

As indicated in the table 4.20 above this study sought to know whether skills of respondents limit the M&E performance and the finding is that most of them (83%) believe that it limits M&E performance and it is only 17% who disagree with notion that their skill limits M&E performance.

4.4 Major Challenges of Implementing M&E in Berhan Bank E-Banking projects

This section sought to determine the main challenges of M&E on Berhan Bank E-Banking projects. All participants asked to rate which are major challenges faced when implementing M&E?

The finding indicates that less involvement of employees (with mean score of 3.74) is the most frequently cited challenge of implementing M&E in Berhan Bank E-Banking projects. This is followed by other challenges less involvement of stakeholder and lack of M&E expertise with mean score of 3.7 and 3.68 respectively. Failure in planning, Failure in selecting the correct performance Indicator and Inaccuracy in data collection accorded as relatively less significant challenges that hamper proper implementation of M&E in Berhan Bank E-Banking projects.

Table 4. 21: Major Challenges of Implementing M&E in Berhan Bank E-Banking projects

Questions	Value	Mean	N
What are the challenges doing M&E activities?	Less involvement of employees	3.74	36
	Less involvement of stakeholder	3.7	36
	Lack of expertise	3.68	36
	Failure in evaluation design	3.58	36
	Managerial ineffectiveness or insufficient Implementation	3.57	36
	Failure to process and analyze data	3.54	36
	Uncommitted management	3.54	36
	Inadequate financial resources	3.37	36
	Inaccuracy in data collection	3.34	36
	Failure in selecting the correct performance Indicator	2.89	36
	Failure in planning	2.84	36

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter provides a summary of the findings discussed in Chapter Four according to the study objectives. Further the chapter addresses the conclusions and recommendations of the study.

5.1 Summary

The study is conducted with the main objective of assessing the M&E practice of E-Banking projects at Berhan Bank S.C. And it also attempts to identify the main challenges faced during the execution of the M&E activities. Descriptive survey design used to achieve these objectives all 44 employees of Berhan Bank E-Banking Department personnel and management using census sampling are used to the study. Both primary and secondary data have been collected through questionnaire and documentary review used which. Quantitative data were analyzed using descriptive statistics while qualitative data were analyzed using the analysis of content. Qualitative data was translated into quantitative and evaluated with the assistance of SPSS.

To determine the internal accuracy and efficiency of data collection instruments, a Cronbach alpha test was conducted, and it was considered to be satisfactory. 85.7% was returned from the distributed questionnaire. For data processing, this collected data was edited, processed, filtered, and coded. The results were described using frequency and percentage distribution, tables, and bar graphs.

All research respondents agree with the findings regarding the M&E plan that all Berhan Bank S.C E-Banking projects have M&E Implementation Guidance. The majority of the respondents (86%) agreed that the M&E plan was incorporated into the company's routine work plan, and some also state that the plan was integrated into the main proposal. For questions related to major Aspects of Plan Listed in the M&E Plan, most respondents (with a mean score of 4.03) accepted that the M&E plan explicitly identified data collection frequency, followed by aggregated monitoring results and projects monitored at the inception (With a mean score of 3.75) each. Respondents stated that things M&E plan does not incorporate well or M&E plan

weakness are giving less attention to Plan / schedule for the dissemination of findings (with a mean score of 3.56) and Roles and the responsibility of staff in M&E are not stated clearly on M&E plan with a mean score of 3.53.

Most of the respondents agreed that there is a culture of disseminating M&E findings and documentation and sharing of information in Berhan Bank S.C with a mean score of 4.03 and 3.83 respectively. On the other hand, the significant weakness indicated by most respondents is that projects are not mostly started and finished according to the planned cost, time and quality, and there are also no clear methods for data acquisition (with mean score of 1.72 and 2.54 respectively). Majority of participants agreed that the key aim in mind is to monitor projects impact assessment (with a mean score of 4.14) and followed by accountability to government (with a mean score of 4.03). Effect measurement and accountability to government bodies therefore create a drive for project monitoring.

Also, the findings of this study indicate that the top four of Berhan Bank S.C's most widely used evaluation techniques are:-beneficiary feedback, risk analysis, logical frameworks, and baseline studies. The most frequently exercised evaluation types in Berhan Bank S.C E-Banking projects are the summative evaluation followed by the Ex-post Evaluation and mid-term evaluation. The finding revealed on average performance comparisons between planned and actual progress are done every quarter. As for the organ conducting M&E in Berhan Bank S.C E-Banking projects, the result shows that internal team/department evaluation is the most commonly used method of evaluation followed by evaluations by program teams. But, it is less common to use completely independent evaluations and commissioned consultancy evaluation.

This study further indicates that it would take about 6 months and 1 year for the M&E results to turn into improving the projects. Concerning monitoring whether project resources such as machinery and other facilities are used effectively for project operations, the results show that respondents assumed that resources were used effectively for project purposes.

The finding generated by assessing Berhan Bank S.C E-Banking projects strength and weakness in conducting M&E indicates that strong external inspection by board of directors and governmental organs(with a mean score of 4.13), speed in finding what is not working and working(with a mean score of 3.93) and Rigorous Measurement(with a mean score of 3.82) are key strengths of the M&E approach in Berhan Bank E-Banking projects, but deficiency of M&E

in impacting project success (with a mean score of 3.21) and poor Quality Control processes (with a mean score of 3.32) stated as major weaknesses of the projects M&E.

Regarding the percentage of the project budget allocated to M&E, almost all respondents (92%) had said the percentage of the project budget allocated to M&E is unknown. Respondents were questioned regarding the adequacy of funding for M&E activities, and the finding is that even if allocated budget to M&E is unknown the most respondents (64%) believe that sufficient funding is being given.

Regarding the regularity of the data analysis, all respondents accepted that there is regular data analysis to assess the Berhan Bank E-Banking projects' achievements. Also, most of respondents agreed the subsequent M&E information generated through analysis is regularly provided to program managers/officers to assist in decision-making and planning. Video, Audio and mobile, and other system review tools, observation, and document review are the top three techniques used to collect, manage, and analyze data.

Findings indicate that all respondents believe the M&E report is disseminated for appropriate government organs and most of respondents also agree that the M&E report is disseminated by the report to project staff. Respondents were further questioned for the practice of documenting lessons for projects they carried out. Most of respondents claimed that the lessons learned are to some extent documented and only some of respondents agreed that lesson learned is documented, this clearly shows that the lesson learned is not well documented.

Regarding capacity building the findings, indicate that even if most of the respondents (83%) believe that their skills in M&E limit M&E performance there is no training provided by Berhan Bank on issues related to M&E. most of respondents also do not believe Berhan Bank has an adequate number of M&E experts on E-Banking projects.

Regarding key obstacles confronting M&E practice in Berhan Bank E-Banking projects, the finding suggests that less staff participation (with mean score of 3.74), less stakeholder engagement (with mean score of 3.7) , and lack of M&E experts (with mean score of 3.68) are the major problems that hamper the effective implementation of M&E.

5.2 Conclusions

- All research respondents agree that all Berhan Bank S.C E-Banking projects had M&E Implementation Guidance. About Aspects M&E plan should have to incorporate M&E plan specifically defined Frequency of data collection, also M&E results aggregated and Projects monitored with plans at inception are things which are given high attention on planning M&E but Relatively respondents confirm that M&E plan relatively does not state Plan/schedule for the dissemination of findings and also Roles and responsibility of staff in M&E is not stated clearly.
- Berhan Bank's organizational M&E system has a strong culture of disseminating M&E findings as well as documenting and sharing information during the M&E process. Meanwhile, as an area with a significant weakness, it is stated that in Berhan Bank projects do not start and finish as per the planned time, cost, and quality and not to have clear data acquisition methods.
- The vast majority of respondents agreed that the Berhan Bank E-Banking department monitor projects for Impact measurement followed by accountably to government organs as the main purpose in mind. Therefore, project improvement and accountability to the government drives the motivation for monitoring projects.
- Although a wide range of evaluation techniques are available, this study indicates that in Berhan Bank E-Banking projects top four most widely used techniques are: - beneficiary feedback, risk analysis, logical frameworks, and baseline studies. In terms of evaluation types, the most commonly employed are Summative evaluation followed by Ex-post Assessment and mid-term evaluation.
- Even if most of the respondents believe that their skills in M&E limit M&E performance most respondents agree that Berhan Bank do not provide adequate training on M&E-related issues.
- The average frequency where comparisons between planned and actual progress of the key project parameters like schedule, cost, and quality are done every quarter.
- Gauging the strengths and weakness of the M&E system, strong external inspection by board of directors and governmental organs, speed in finding what is not working and working and Rigorous Measurement indicated as the main strengths whereas, At the

other hand, deficiency of M&E in impacting project success and poor Quality Control processes stated as main weaknesses of the organization.

- More than half of the respondents identified it will take from 6 months to 1 year for the findings of the M&E to translate into improving the projects.
- Regarding the tools and techniques used to collect, manage and analyze data, the vast majority of respondents said that observation, document review and Technology based system review tools like Video, Audio, mobile, etc. are the top three methods employed and On the other hand, the use of Community discussion, Interview and questionnaire in Berhan Bank E-Banking projects are rarely applied tools and techniques tools to collect, manage and analyze data.
- Most of the challenges in the proper implementation of M&E originate from less involvement of employees, less involvement of stakeholders and lack of M&E expertise are the main challenges hampering proper implementation of M&E.

5.3 Recommendations

In light of the support of the summary and highlighted conclusions, the researcher makes the following recommendations to address some of the key findings of the study.

- ✓ Although there are wide range of M&E techniques available it is wise to choose the techniques that best fit into the Berhan Bank E-Banking projects context and then standardize and apply the chosen methods.
- ✓ Berhan Bank E-Banking projects' M&E plan have to clearly state schedule to disseminate findings and roles and responsibility of staffs on M&E have to be stated on M&E plan.
- ✓ Because the nature of projects need participation of stakeholders like project users and project employees Berhan Bank needs to use tools and techniques to collect, manage and analyze data which will increase stakeholders' involvement in M&E like Community discussion, Interview, and questionnaire tools and techniques.
- ✓ Since the average frequency where comparisons between planned and actual progress of the key project parameters like schedule, finance, and quality are done every quarter. It is recommended to shorten the duration and make frequent progress checkups like monthly weakly to assure project success.

- ✓ Since M&E is impacting project success and poor Quality Control processes stated as main weaknesses of the organization, Berhan Bank have to work on M&E finding documentation, dissemination and implementation, and because E-Banking projects can increase satisfaction of customers, improve service delivery, can bring huge profit to the Bank and contribute to the sustainability of the Bank in the industry competitively quality control have to give big attention.
- ✓ Since there have been no trainings conducted so far and effective monitoring and evaluation practices requires experts who know the importance and methods of monitoring and evaluation, The study strongly urges the organization to conduct trainings for its staff on the topics such as quality data management, result based management, effective usages of frameworks and indicators and research methods and statistics for data analysis
- ✓ Berhan Bank better to employ project M&E experts or it is advised to transfer some staff from other departments who have some experience on project M&E to fix M&E expert shortage. The roles and responsibilities of staff in M&E have to be clearly stated to have effective project M&E.

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APPENDIX
QUESTIONNAIRE
ST. MARY’S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
Master of Project Management Program

SECTION I: Introduction

The questionnaire is for the collection of data on **“Assessing Monitoring and Evaluation practice of E-Banking projects in Berhan Bank S.C”**

The details obtained through this questionnaire will be handled confidentially and used for academic purposes only, as partial fulfillment for the requirement of a master's degree in Project Management. Please take a moment to answer as accurately as possible of all the questions.

Thank you in advance for taking part in this endeavor

Leul Tadesse: 0910993557 or lula.aster@gmail.com

Direction

No need of writing your name;

Put “X” mark in the appropriate space or circle the choice you select whenever necessary;

If you cannot get any satisfying choice among the given alternatives, you can write your answer, in the space provided for the option —other, please specify area;

Consider M&E = Monitoring and Evaluation

Part I: Demographic characteristics of the respondents and general background

1. Name of the department working in _____
2. Sex: Male Female
3. Age: 21-30 31-40 41-50 above 50
4. Current academic qualification:
 PhD. MA/MSc BA/BSc
Diploma
5. Position in the organization:
 Top management Middle management
 Expert/officer Project manager other expert please Specify

6. Service year in the organization?
 < 1 Year 2-4 Years >5 Years

Part II: Monitoring and Evaluation Practices and Process

A. Monitoring and Evaluation plan

Instruction: Please read each item carefully and rate/ (X) each item according to the practical experience of your organizations.

1. Does your organization have a plan that guides M&E during project implementation?
 Yes, for all projects Yes, for some projects Yes for few projects Never
- 1.1. If your answer is “Never” for the above question, what is the reason not to have the plan?
 It is irrelevant Lack of expertise Difficult to prepare
 Projects are too small Not important to us other, please
specify _____
2. The type of M&E plan, if any, your organization employ is?
 Separate Incorporated within main proposal

() Incorporated into the routine work plan of your organization

Other, please specify _____

3	Which of the following aspects are specified in the plan that guides M&E activities of Berhan Bank E-Banking projects	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
A)	Data to be collected identified					
B)	Frequency of data collection defined					
C)	Schedule of M&E activities clear					
D)	Plan/schedule for dissemination of findings					
E)	Resources needed for M&E adequate					
F)	Roles and responsibility of staff in M&E clear stated					
G)	Projects monitored with plans at inception					
H)	Monitoring results aggregated					
I)	Monitoring plans integrated with evaluation framework					
J)	Others, please specify					

B. Monitoring and Evaluation Organizational System Overview Instruction:

1. is there practical experience of monitoring and evaluation system in your organization?

() Yes () No

2. Have you been involved in conducting monitoring and evaluation of any project at your organization?

() Yes () No

Please read each item carefully and rate using “X” mark.

3	The M&E System of your organization	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
A)	Carryout need assessment for all projects					
B)	Defined work structure for monitoring and evaluation process					
C)	Allocates resources for M&E					
D)	Capacity building scheme for M&E					
E)	Has Clear methods of data acquisition					
F)	Involves Stakeholders in M&E consistently at all levels					
G)	Documents and shares information					
H)	Has culture of disseminating M&E findings					
I)	Always starts and completes Projects as per the planned time, cost and quality					
4	The key focus of project monitoring in your organization is?	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
A)	Project Improvement					
B)	Accountability					
C)	Performance management					
D)	Impact Measurement					
E)	Compliance					
F)	Value for Money					
G)	Other, please specify					

C. Project Monitoring and Evaluation Process

1. How often overall progress of projects performance assessed by comparing planned and real schedule, cost and quality of projects?

- Everyday Monthly semi-annually more than a year time
 Quarterly Annually Never

2. Does your organization normally monitor how project resources of the organization like equipment are effectively employed to the project?

- Yes No partially

3. How long M&E findings would take to bring about changes in current and future programs?

- Less than 3 months 6 months – 1year More than 2 years
 3 – 6 months 1 – 2 years No defined time

4. The finance to carry out M&E activities are?

- Always adequate Rarely Adequate I don't know
 Adequate Never Adequate

5. In your organization, project M&E activities have:

- A separate budget Not separate budget I have no idea

6. On average what percentage of the total project budget is allocated for M&E?

- Less than 5% 5-10% More than 10% Not specific I don't know

7. Which evaluation techniques does your organization currently use? (Multiple responses allowed)

Techniques		Yes	Uncertain	No
		1	2	3
A)	Logical frameworks			
B)	Earned value			
C)	Performance indicators			
D)	Focus groups			
E)	Result based approach			
F)	Baseline studies			
G)	Social return on investment			
H)	Theory of change			
I)	Cost benefit analysis			
J)	Risk analysis			
K)	Indirect/proxy indicators			
L)	Beneficiary feedback			
M)	Return on investment			
N)	Participant analysis			
O)	Other please Specify			

8	Which type of evaluation do you frequently carry out on the projects?	All of the time	Sometimes	Never
		1	2	3
A)	Ex-ante evaluation (beginning of the project)			
B)	Midterm (interim) evaluation			
C)	Summative evaluation (end of project)			
D)	Ex-post Evaluation (after the end of the project)			
E)	Sustainability evaluation			

9	Which parts of the organization is/are responsible for M&E?	Yes	Partially	No
		1	2	3
A)	Independent Evaluation			
B)	Self-evaluation by board of directors			
C)	Central Evaluation Team/Department (internal)			
D)	Commissioned Consultancy Evaluations			
E)	Program Team Evaluations			
F)	Other please specify			
10	What do you aim to evaluate?	Yes	Partially	No
		1	2	3
A)	Outputs			
B)	Outcomes			
C)	Impact			
D)	Other please specify			

11	What would you say are the main strengths and weaknesses of your organizational approach to M&E?	Major Strengths	Strengths	No opinion/uncertain	Weaknesses	Major Weaknesses
		5	4	3	2	1
A	Rigorous Measurement					
B	Timeliness – speed in finding what is not working and working					
C	Feedback mechanisms – findings are effectively translated to changes					
D	Quality assurance – high quality of evaluation work					
E	Level of independence – strong external inspection					
F	Impact for project success – helps projects to always start and completed as per the planned time, cost and quality					

D. Data/Information management

1. What tools and techniques does your organization use to collect, manage and analyze data for M&E purposes? (Multiple responses allowed)

- Observation Community discussion
 Interview Focus group discussion Video, Audio and mobile
 Questionnaire Document review
 Case study No standard tools/techniques used

2. Does your organization regularly analyze data in order to assess achievements?

- Yes No I have no idea

3. Is there regular M&E information provision to program managers/officers to assist in decision-making and planning?

- Yes No

4. Does your organization documents lessons learned on project execution?

- Yes No partially

5. Experience sharing and adoption of best practices in your organization is:

- Absent Only to some extent Well developed Unknown

6. How do you disseminate M&E findings? (You can select more than one if you have more than one way of dissemination)

- Report for government organ(s) Report to project staff
 Stakeholders meetings Internet/website
 Report to beneficiary's No dissemination
 Others, please specify _____

E. Capacity Building

1. Does your organization provide M&E training for Monitoring and Evaluation staff?

Yes No

2. Are there adequate M&E experts at the organization?

Yes, No Not as expected

3. Do you feel your skills in M&E limit M&E performance?

Yes No

Explain why you say so? _____

F. Major Challenges to implement M&E in Berhan Bank E-Banking projects

1. Rate the possible challenges in M&E activities of projects in your organization

No	Possible challenges	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
1	Lack of expertise					
2	Uncommitted management					
3	Unavailability of funder					
4	Less involvement of stakeholder					
5	Less involvement of employees					
6	Inaccuracy in data collection					
7	Failure to process and analyze data					
8	Failure in planning					
9	Failure in selecting the correct performance indicator					
10	Failure in evaluation design					
11	Managerially ineffectiveness or insufficient implementation					

2. Please mention any other challenges in monitoring and evaluation of any project in the organization: _____

3. Please mention any other monitoring and evaluation issues that might not have been covered above. Additional issue: _____

4. What recommendations would you give to help improve the M&E system of E- payment projects? _____

THANK YOU FOR YOUR COOPERATION!!